

**Information to identify the case:**

Debtor 1	Cesar M. Campos		Social Security number or ITIN xxx-xx-7733	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: <b>16-11111-RG</b>				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cesar M. Campos

4/22/21

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cesar M. Campos  
Debtor

Case No. 16-11111-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Apr 22, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Cesar M. Campos, 27 St. James Place, Clifton, NJ 07013-3426
516129649	+ ACAR Leasing LTD, POB 183692, Arlington, TX 76096-3692
515957628	+ APEX ASSET, 2501 OREGON PIKE, LANCASTER, PA 17601-4890
516058595	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515957630	+ MonicaCampos, 27 St. James Place, Clifton, NJ 07013-3426
517131138	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, Tx 75261
515957646	+ SUMMIT COLLECTION SVCS, PO BOX 306, HO HO KUS, NJ 07423-0306
515957645	+ St Joseph's Regional Medical Center, 703 Main Street, Paterson, NJ 07503-2621
515977902	+ U.S. Department of, HUD, 451 7th Street SW, Washington, DC 20410-0002

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 22 2021 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 22 2021 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515957625	+ EDI: GMACFS.COM	Apr 23 2021 00:43:00	ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
516004444	EDI: GMACFS.COM	Apr 23 2021 00:43:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
515957627	+ EDI: BECKLEE.COM	Apr 23 2021 00:43:00	American Express, PO BOX 3001, 16 GENERAL WARREN BLVD, MALVERN, PA 19355-1245
516001949	EDI: BECKLEE.COM	Apr 23 2021 00:43:00	American Express Centurion Bank, c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
515957629	EDI: BANKAMER.COM	Apr 23 2021 00:43:00	Bank of America, ATTN: RECOVERY DEPARTMENT, 4161 PIEDMONT PKWY, GREENSBORO, NC 27410
516193372	EDI: BANKAMER.COM	Apr 23 2021 00:43:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
515957631	+ Email/Text: cms-bk@cms-collect.com	Apr 22 2021 21:59:00	Capital Management Services, Inc., 726 Exchange Street, Buffalo, NY 14210-1485
515957632	+ EDI: CITICORP.COM	Apr 23 2021 00:43:00	Citibank, CITICORP CREDIT SRVS/CENTRALIZED BANKRUPT, PO BOX 790040, SAINT LOUIS, MO 63179-0040
515957633	Email/PDF: DellBKNotifications@resurgent.com	Apr 22 2021 22:23:45	Dell Financial Services, DELL FINANCIAL SERVICES ATTN: BANKRUPCTY, PO BOX 81577, AUSTIN, TX 78708

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515957635	EDI: CITICORP.COM	Apr 23 2021 00:43:00	DSNB MACYS, MACYS BANKRUPTCY DEPARTMENT, PO BOX 8053, MASON, OH 45040
515964648	EDI: DISCOVER.COM	Apr 23 2021 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515957634	+ EDI: DISCOVER.COM	Apr 23 2021 00:43:00	Discover Financial, ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 3025, NEW ALBANY, OH 43054-3025
516114927	EDI: ECAST.COM	Apr 23 2021 00:43:00	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
515957637	+ EDI: USBANKARS.COM	Apr 23 2021 00:43:00	Firstar/US Bank, US BANK BANKRUPTCY DEPT, PO BOX 5229, CINCINNATI, OH 45201-5229
515957639	+ EDI: PHINAMERI.COM	Apr 23 2021 00:43:00	GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145
515957641	+ EDI: HFC.COM	Apr 23 2021 00:43:00	Hsbc Bank, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
515957642	+ Email/Text: bk@lendingclub.com	Apr 22 2021 22:02:00	LENDING CLUB CORP, 71 STEVENSON ST STE 300, SAN FRANCISCO, CA 94105-2985
515957643	+ EDI: DAIMLER.COM	Apr 23 2021 00:43:00	MB FIN SVCS, 36455 CORPORATE DR, FARMINGTON HILLS, MI 48331-3552
516103138	+ EDI: MID8.COM	Apr 23 2021 00:43:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
515957644	Email/Text: cowens@nationwideacceptance.com	Apr 22 2021 21:57:00	Nationwide Acceptance, 105 DECKER CT. SUITE 725, IRVING, TX 75062
515957647	+ EDI: RMSC.COM	Apr 23 2021 00:43:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
515957648	EDI: TFSR.COM	Apr 23 2021 00:43:00	Toyota Financial Services, PO Box 9490, Cedar Rapids, IA 52409
515957651	EDI: TFSR.COM	Apr 23 2021 00:43:00	Toyota Motor Credit Co, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515957626	*+	ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
515957636	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court;, Dsnb Macys, MACYS BANKRUPTCY DEPARTMENT, PO BOX 8053, MASON, OH 45040
515957638	*+	Firstar/US Bank, US BANK BANKRUPTCY DEPT, PO BOX 5229, CINCINNATI, OH 45201-5229
515957640	*+	GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145
517131139	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court;, Nationstar Mortgage LLC, PO Box 619096, Dallas, Tx 75261, Nationstar Mortgage LLC, PO Box 619096, Dallas, Tx 75261
515957649	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court;, Toyota Financial Services, PO Box 9490, Cedar Rapids, IA 52409
515957650	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court;, Toyota Financial Services, PO Box 9490, Cedar Rapids, IA 52409

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 24, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Cesar M. Campos ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 8